

1 **Abstract**

2 Automated methods and systems for separately calculating the contemporaneous exchange
3 for new value defense, the ordinary course of business defense and the subsequent new value
4 defense to claims for the return of preference payments made pursuant to the United States
5 Bankruptcy Code. The inventions further contemplate combining the subsequent new value and
6 ordinary course of business calculations and providing numerous results based on any of several
7 ranges of values that may depict a range of days within which a bankruptcy debtor's payments for
8 products or services are presumed to be made within the ordinary course of business.